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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/250,711	02/16/1999	PETER J. KIGHT	1761100-B075	2331

7590 05/23/2003

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EXAMINER

BERGIN, JAMES S

ART UNIT PAPER NUMBER

3624

DATE MAILED: 05/23/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

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<b>Office Action Summary</b>	Application No. 09/250,711	Applicant(s) KIGHT ET AL.	
	Examiner James S. Bergin	Art Unit 3624	

-- **Th MAILING DATE of this communication appears on the cover sheet with the correspondence address --**  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 07 March 2003.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1, 4, 5, 21, 25, 34, 35, 39, 40, 44, 45, 49, 50, 54, 56, 59 and 60 is/are pending in the application.
- 4a) Of the above claim(s) 59 and 60 is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1, 4, 5, 21, 25, 34, 35, 39, 40, 44, 45, 49, 50, 54 and 56 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.  
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. §§ 119 and 120**

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some \* c) ☐ None of:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).  
\* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).  
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                  | 4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). _____  |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)         | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ | 6) <input type="checkbox"/> Other: _____                                    |

### DETAILED ACTION

1. The finality of the rejection mailed 10/08/2002 has been withdrawn in view of the new rejections under 35 U.S.C. 112 1<sup>st</sup> paragraph which follow.

### ***Election/Restrictions***

2. Applicant's election without traverse of Species A (claims 1, 4, 5, 21, 25, 34, 35, 39, 40, 44, 45, 49, 50, 54 and 56) is acknowledged. Claims 59 and 60 have been withdrawn from examination as being drawn to the non-elected species B and C. All other claims in the case have been canceled.

### ***Claim Rejections - 35 USC § 112***

3. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

4. Claims 1, 4, 5, 21, 25, 34, 35, 39, 40, 44, 45, 49, 50, 54 and 56 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention. The limitations in the independent claims 1, 21 and 25, which describe paying the *single consolidated payment* to the merchant based upon the payment directive prior to completion of a transfer of funds from at least one of the plurality of

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*deposit accounts to the second account* is not disclosed in the specification or the originally filed claims of this application.

Similarly, there is no disclosure in the specification or the originally filed claims for a consolidated payment limitations of claims 1, 21 and 25 which describe in a consolidated payment method or system, *each debit directive for debiting a respective one of the associated amounts from a respective one of the plurality of deposit accounts, each respective deposit account associated with a respective one of the plurality of consumers, by an ACH transfer*. The examiner has scrutinized the specification and original claims and has not found support for these limitations. Page 12 of the specification describes that a consolidated check may be written but not the details of the consolidated payment method and system that appear in the independent claims. It should be noted that these limitations are not supported by disclosure in the specifications of the parent applications 08/372,620 and 07/736,071 from which this application currently claims priority.

The abstract, filed 3/27/2000, contains disclosure relating to a consolidated bill payment system and method that was not disclosed in the specification filed 2/16/1999. The abstract should now be amended to be consistent with the disclosure of specification filed 2/16/1999 and the specifications of the parent applications 08/372,620 and 07/736,071 from which this application currently claims priority.

5. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

6. Claims 44 and 54 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

In claims 44 and 54 it is unclear how the first the second accounts entities can be the same deposit account entity? (Note that claims 44 and 54 depend from claims 21 and 25 respectively, in which claims both first and second accounts have been specifically claimed).

***Claim Rejections - 35 USC § 103***

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

8. Claims 1, 4, 5, 21, 25, 34, 35, 39, 40, 44, 45, 49, 50, 54 and 56 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lawlor et al. (5,220,501) in view of Benton et al. (5,265,008).

Lawlor et al. teach a method of paying bills using a computer comprising receiving requests via a network to pay bills of merchants on behalf of consumers (see abstract, figures 12, 14a-14d); determining a consumer's account number from a database (column 33, lines 3-60, column 31, lines 50-58) and paying a plurality of bills of each of a plurality of consumers by a single consolidated or aggregated payment such as a check or electronic funds transfer (column 33, line 63 – column 34, line 4).

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Lawlor teaches that the customer's bills are paid to a service provider's account and that the service provider then pays the merchant (col. 19 lines 9-11, col. 23 lines 34-38, col. 49 lines 7-28). Lawlor further teaches detecting duplicate requests to pay a bill (col. 43 lines 58-68) and teaches that funds can be directly transferred from the consumer's account to the ultimate payee's account (col. 49 lines 20-28).

Lawlor teaches accessing the merchant's bank routing number necessary for an electronic funds transfer, determining a consumer's deposit account and preparing a draft or electronic funds transfer on funds in that account. See the sections of Lawlor cited above (see also col. 42 line 60 to col. 43 line 68, col. 49 lines 7-40).

Lawlor teaches selecting a payment type from a group consisting of a first payment type and a second payment type and directing payment of the bill using the selected payment type (col. 20 lines 59-67, col. 33 lines 3-60 particularly lines 15-16 and 55-57). Lawlor also teaches that the first payment type is an electronic funds transfer, the second payment type includes a check and that the payment type is determined by accessing a database of merchant information and determining the payment type for that merchant.

With respect to the recitation of an article of manufacture comprising a computer readable medium and software, as the system of Lawlor is a computer system, its operation is seen to be inherently directed by a computer readable medium storing software.

Lawlor et al. also teach debiting the consumers' accounts in order to pay the bills (column 19, lines 9-11, column 23, lines 34-38, column 49, lines 7-28). Lawlor et al.

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teach that bill payment to the merchants is performed over the ACH network (column 49, lines 34-40).

Lawlor et al. fail to explicitly teach generation of a directive to debit each consumer account via an ACH network. Lawlor et al. teach utilization of ATM transfer for this purpose.

However, Benton et al. (5,265,008) discloses that in the interests of economy, various electronic and computer based arrangements have been suggested and used in an attempt to perfect electronic funds transfer. Some examples are electronic funds transfer techniques that have achieved substantial usage in recent years such as Automated Clearing House (ACH), Automated Teller Machine (ATM), and point of sale system (POS) (see Benton et al., column 1, lines 20-29). Benton et al. is being applied only to show evidence of the ubiquitously well-known nature of ACH and ATM methods of electronic funds transfer at the time that the invention was made. Lawlor et al. is not being modified by the specific ACH debiting of Benton et al. but by the ubiquitously well-known ACH method of funds transfer as disclosed in Benton.

Thus, it would have been obvious, in view of the state of the art disclosed by Benton et al., to one of ordinary skill in the art at the time that the invention was made to modify the teachings of Lawlor et al. to debit consumer accounts via ACH as a matter of substitution of art recognized equivalents or alternately to make use of the same ACH network that Lawlor et al. were already using for paying the merchant.

Concerning the limitations of first and second processors in the applicant's claim 25, the examiner takes official notice that networked computer systems usually contain

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a plurality of processors for performing various networking and application tasks, the number of processors being determined by system design and cost considerations.

Thus it would have been obvious to one of ordinary skill in the art at the time that the invention was made to select a plurality of processors in the Lawlor et al. computer system, including the possibility of selecting just a first and a second processor, the precise number of processors selected being dependent on system design and cost considerations.

Regarding claims 44 and 54, the transfer of funds from the plurality of consumers deposit accounts into a second deposit account associated with the service provider is not considered to patentably distinguish over Lawlor et al.

The examiner takes official notice that financial service providers can have a plurality of internal deposit account structures for holding funds based on any one of a myriad of criteria, including internal accounting and financial management design or practice strategies.

Thus, the precise number of deposit accounts selected at the service provider, whether it be one, two or more, would have been obvious to one of ordinary skill in the art at the time that the invention was made, such a selection being determined by routine internal accounting and financial management design or practice strategies within the bill paying service provider.

### ***Response to Arguments***



9. Applicant's arguments filed 1/4/2002 have been fully considered but they are not persuasive. The 35 U.S.C. 103(a) rejection of the claims as being unpatentable over Lawlor et al. (5,220,501) in view of Benton et al. (5,265,008) is still believed to be proper. The applicant is reminded that Benton et al. is being applied only to show evidence of the ubiquitously well-known nature of ACH and ATM methods of electronic funds transfer to one of ordinary skill in the art at the time that the invention was made. Lawlor et al. is not being modified by the specific ACH debiting of Benton et al. but by the ubiquitously well-known ACH method of funds transfer as disclosed in Benton.

Any further response to the arguments will be forthcoming when the 112 1<sup>st</sup> paragraph issues outlined above have been resolved.

### ***Conclusion***

10. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Watson (US 5,978,780) discloses a relevant bill consolidation and payment aggregation system and method, with priority dating back to 11/21/1997.

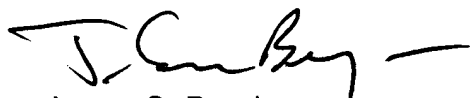
11. Any inquiry concerning this communication or earlier communications from the examiner should be directed to James S. Bergin whose telephone number is 703 308-8549. The examiner can normally be reached on Monday-Thursday 8.30-6.00 and on alternate Fridays.

12. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 703 308-1065. The fax phone numbers for

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the organization where this application or proceeding is assigned are 703 305-7687 for regular communications and 703 305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703 308-1113.



James S. Bergin

Examiner  
May 18, 2003



**HANI M. KAZIMI**  
**PRIMARY EXAMINER**